

Commissioner Stewart Urges Use of Stop-Smoking Programs

Insurance Commissioner Urges Use of Stop-Smoking Programs

Commissioner Stewart advises consumers who want to quit tobacco use to check with employers and insurers about stop-smoking services and benefits

Dover, DE—Smokers in Delaware who need help quitting smoking should check their insurance policies for coverage of stop-smoking programs and tobacco cessation medications/products.

Insurance Commissioner Karen Weldin Stewart recommends that people who want to stop smoking check with their health insurance companies or employers regarding coverage for smoking cessation services. The Commissioner signed a departmental bulletin Friday urging insurers domiciled in Delaware to offer stop-smoking coverage.

“Both of my parents were heavy smokers, and their lives ended too soon,” said the Commissioner, whose father died at age 49. “So this issue is important to me.”

In May, the U.S. Departments of Health and Human Services, Labor and Treasury announced that most health insurance policies and employer health plans should cover tobacco use interventions and counseling. The policies may not result in out-of-pocket costs for consumers or require prior authorization.

An insurance plan is considered to be in compliance with this requirement if it covers both screening for tobacco use and, for those who use tobacco products, at least two tobacco cessation attempts per year.

Each cessation attempt consists of four sessions of telephone, individual or group cessation counseling lasting at least 10 minutes each per quit attempt (including telephone counseling, group counseling and individual counseling). An attempt also includes FDA-approved tobacco cessation medications (including both prescription and over-the-counter medications) for a 90 day treatment regimen when prescribed by a health care provider.

“Everyone who wishes to stop smoking should speak to their insurance company or employer to learn about specific smoking cessation benefits provided under their policy,” said Commissioner Stewart. “Some health plans may offer additional smoking cessation services and programs beyond what the federal government suggests.”

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